

FILED  
11/2/22 2:28 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:  
David Wadsworth and Karen L. Wadsworth,  
Debtor(s)

David Wadsworth and Karen L. Wadsworth,  
Movant(s)  
v.

NO RESPONDENT(S)

Bankruptcy No. 17-24220-GLT

Chapter 13

Related to Docket No. 141

**ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the *MOTION OF THE DEBTOR FOR POSTPETITION FINANCING* Dkt. No. 141 (“Motion”) filed by Debtors on October 13, 2022. A Certificate of No Objection (“CNO”) was filed On November 2, 2022 . Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED**, and **DECREED** that:

1. The *Motion* Dkt. No. 141 is **GRANTED** as provided by the terms of this *Order*. Debtors are authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

(a) the total amount of financing **shall not exceed \$15,000.00;**  
and

(b) the monthly payments made under the financing agreement  
**shall not exceed \$450.00.**

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtors shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing [INCLUDING DETAILS OF  
AUTOMOBILE TRADE-IN OR SALE, IF  
APPLICABLE]

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Upon the filing of the report of financing [INCLUDING DETAILS OF AUTOMOBILE TRADE-IN OR SALE, IF APPLICABLE], the chapter 13 trustee is authorized to cease making payments to [PREPETITION AUTOMOBILE LENDER] on account of [PREPETITION LOAN CLAIM NUMBER]. Pending confirmation of any amended plan providing for the new postpetition loan payments, the trustee is authorized to make monthly adequate protection payments to [POSTPETITION AUTOMOBILE LENDER] for the contract amount so long as sufficient supplemental funds are provided by Debtors.

5. Notwithstanding the inclusion of the postpetition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the [POSTPETITION AUTOMOBILE LENDER].

6. Debtors shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by:

  
\_\_\_\_\_  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

Case Administrator to Mail to:  
Debtor(s)  
Counsel for Debtor(s)  
Ronda J. Winnecour, Esq.  
Office of the U.S. Trustee

DATED: November 02, 2022

**ENTERED BY DEFAULT**

In re:  
David Wadsworth  
Karen L Wadsworth  
Debtors

Case No. 17-24220-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 02, 2022

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ David Wadsworth, Karen L Wadsworth, 309 Baltimore Street, Belle Vernon, PA 15012-1562

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor VW Credit Inc. bnicholas@kmlawgroup.com
Corey J. Sacca	on behalf of Joint Debtor Karen L Wadsworth csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filing.docketbird.com
Corey J. Sacca	on behalf of Debtor David Wadsworth csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filing.docketbird.com
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services LLC, et al. pabk@logs.com, logsecf@logs.com

District/off: 0315-2

User: auto

Page 2 of 2

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Total Noticed: 1

Kristen D. Little

on behalf of Creditor Carrington Mortgage Services LLC, et al. kdlittlecf@gmail.com

Kristen D. Little

on behalf of Creditor BANK OF AMERICA N.A. kdlittlecf@gmail.com

Natalie Norina Piscione

on behalf of Creditor Westmoreland Community Federal Credit Union covellilawoffices@yahoo.com ndantonio@covellilaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10